

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

CANDACE RUSSELL

DEFENDANTS

NCO FINANCIAL SYSTEMS, INC.

(b) County of Residence of First Listed Plaintiff _____

County of Residence of First Listed Defendant _____

(c) Attorney's (Firm Name, Address, Telephone Number and Email Address)

Craig Thor Kimmel, Esquire
Kimmel & Silverman, P.C.
30 E. Butler Pike
Ambler, PA 19002
(215) 540-8888

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury PERSONAL INJURY <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition		

V. ORIGIN

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another district (specify) ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. SECTION 1692

Brief description of cause:

Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S)

(See instructions):

JUDGE

DOCKET NUMBER

Explanation:

DATE

SIGNATURE OF ATTORNEY OF RECORD

06/18/2012

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 1939 Math Dr., Melbourne FL 32935

Address of Defendant: 507 Prudential Rd., Horsham PA 19044

Place of Accident, Incident or Transaction: _____
(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: _____ Judge _____ Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases 15 U.S.C. § 1692
(Please specify)

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases
(Please specify)

ARBITRATION CERTIFICATION

I, Craig Thor Kimmel, (Check Appropriate Category)
counsel of record do hereby certify:

- ☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;
- ☐ Relief other than monetary damages is sought.

DATE: 06/18/12

Attorney-at-Law

57100

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 06/18/12

Attorney-at-Law

57100

Attorney I.D.#

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

CANDACE RUSSELL,	:	CIVIL ACTION
	:	
v.	:	
	:	
NCO FINANCIAL SYSTEMS, INC.,	:	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (X)
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ()

06/18/2012
Date

Craig Thor Kimmel
Attorney-at-law

Plaintiff, Candace Russell
Attorney for

215-540-8888
Telephone

877-788-2864
FAX Number

kimmel@creditlaw.com
E-Mail Address

Defendant

(Unlawful Debt Collection Practices)

PARTIES

5. Plaintiff is a natural person residing in Melbourne, Florida 32935 at the time of the alleged harassment.

6. Plaintiff is a "consumer" as that term is defined by 15 U.S.C. § 1692a(3).

7. Defendant is a national debt collection company with its corporate headquarters located at 507 Prudential Road, Horsham, Pennsylvania 19044.

8. Defendant is a "debt collector" as that term is defined by 15 U.S.C. § 1692a(6), and repeatedly contacted Plaintiff in an attempt to collect a debt.

9. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

10. At all relevant times, Defendant was attempting to collect an alleged consumer debt from Plaintiff.

11. The alleged debt at issue, a Sallie Mae student loan, arose out of transactions, which were primarily for personal, family, or household purposes.

12. Throughout the month of April 2012, Defendant contacted Plaintiff on a repetitive and continuous basis in its attempts to collect a debt.

13. Plaintiff regularly received collection calls from the following telephone number: (614) 717-4395, which the undersigned has confirmed is a telephone number belonging to Defendant.

14. During the relevant period, Defendant continuously and repeatedly contacted Plaintiff on a daily basis.

1 15. Defendant would call Plaintiff twice on her cellular telephone and twice on her
2 home telephone, causing Plaintiff to regularly receive four (4) collection calls a day.

3 16. In addition to the quantity of telephone calls, Defendant also left Plaintiff
4 voicemail messages on both her cellular and home telephones.

5 17. In its voicemail messages to Plaintiff, Defendant identified itself as a debt
6 collector and instructed Plaintiff to call them back, providing a reference number to Plaintiff.

7 18. Additionally, in its attempts to collect a debt from Plaintiff, on April 24, 2012,
8 Defendant contacted Plaintiff's daughter, who lives in another State, deceptively claiming that
9 they were looking for Plaintiff.
10

11 19. Defendant identified itself to Plaintiff's daughter as a debt collection company,
12 revealing to Plaintiff's daughter that Plaintiff owed a debt.

13 20. Further, in its conversation with Plaintiff's daughter, Defendant falsely stated that
14 Plaintiff's daughter had a *legal obligation* to tell Defendant where Plaintiff was living.

15 21. At the time Defendant contacted Plaintiff's daughter, it possessed valid contact
16 information for Plaintiff, as it had been calling her cellular and home telephones multiple times a
17 day for almost a month.

18 22. Defendant did not have permission from Plaintiff to disclose information about
19 her debt to Plaintiff's daughter.
20

21 23. Further, Defendant knew or should have known Plaintiff did not reside with her
22 daughter.

23 24. Then, on the following day, April 25, 2012, Defendant contacted Plaintiff's
24 friend, identifying itself as a debt collection company and deceptively claiming that they were
25 looking for Plaintiff.

1 25. Again, at the time Defendant contacted Plaintiff's friend, it possessed valid
2 contact information for Plaintiff, as it had been calling her cellular and home telephones multiple
3 times a day for almost a month.

4 26. Further, Defendant did not have permission from Plaintiff to disclose information
5 about the debt to her friend.

6 27. Lastly, within five (5) days of its initial communication with Plaintiff, Defendant
7 failed to send Plaintiff written notification of her rights to dispute the debt and/or request
8 verification as well as informing her of the amount of the debt and the name of the creditor.

9 28. To date, Defendant has not sent any written correspondence to Plaintiff.

10 29. As a result, Plaintiff has no knowledge of the amount of the debt which Defendant
11 was seeking to collect.

12 30. Defendant's actions in attempting to collect this debt were harassing and abusive
13 to Plaintiff.

14
15 **DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT**

16 **COUNT I**

17 31. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §
18 1692c(b).

- 19 a. A debt collector violates §1692c(b) of the FDCPA by communicating, in
20 connection with the collection of a debt, with a any person other than the
21 consumer, his attorney, a consumer reporting agency if otherwise permitted
22 by law, the creditor, the attorney of the creditor, or the attorney of the debt
23 collector, without the prior consumer of the consumer given directly to the
24 debt collector.
25

b. Here, Defendant violated §1692c(b) of the FDCPA when it communicated, in connection with the collection of a debt, with a third parties, Plaintiff's daughter and friend, without having Plaintiff's express permission to do so.

COUNT II

32. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §§ 1692d and 1692d(5).

a. A debt collector violates § 1692d of the FDCPA by engaging in conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt.

b. Section 1692d(5) of the FDCPA prohibits debt collectors from causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with the intent to annoy, abuse, or harass any person at the called number.

c. Here, Defendant violated §§1692d and 1692d(5) of the FDCPA when it called Plaintiff multiple times a day and on numerous days a week on her home and cellular telephones, in addition to leaving multiple voicemail messages on Plaintiff's home and cellular telephones.

COUNT III

30. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §1692e.

a. A debt collector violates §1692e of the FDCPA by using false, deceptive or misleading representations or means in connection with the collection of any debt.

- 1 b. Here, Defendant violated §1692e of the FDCPA by falsely claiming that
2 Plaintiff's daughter had a legal obligation to provide Plaintiff's legal
3 obligation, for the sole purpose of intimidating Plaintiff into making
4 payments on the alleged debt.

5 **COUNT IV**

6 30. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C.
7 §1692g(a).
8

- 9 a. A debt collector violates §1692g(a) of the FDCPA by failing to send to the
10 consumer, within five days after its initial communication with a consumer
11 in connection with the collection of a debt, a written notice containing: (1)
12 the amount of the debt; (2) the name of the creditor to whom the debt is
13 owed; (3) a statement that unless the consumer, within thirty days after
14 receipt of the notice, disputes the validity of the debt, or any portion
15 thereof, the debt will be assumed to be valid by the debt collector; (4) a
16 statement that if the consumer notifies the debt collector in writing within
17 the thirty-day period that the debt, or any portion thereof, is disputed, the
18 debt collector will obtain verification of the debt or a copy of a judgment
19 against the consumer and a copy of such verification or judgment will be
20 mailed to the consumer by the debt collector; and (5) a statement that, upon
21 the consumer's written request within the thirty-day period, the debt
22 collector will provide the consumer with the name and address of the
23 original creditor, if different from the current creditor.
24
25 b. Here, Defendant violated §1692g(a) of the FDCPA by failing to send

1 written notification, within five (5) days after its initial communication
2 with Plaintiff, advising Plaintiff of her rights to dispute the debt or request
3 verification of the debt or providing her with the name of the original
4 creditor and the amount of the debt.

5 WHEREFORE, Plaintiff, CANDACE RUSSELL, respectfully prays for a judgment as
6 follows:
7

- 8 a. All actual damages suffered pursuant to 15 U.S.C. § 1692k(a)(1);
9 b. Statutory damages of \$1,000.00 for the violation of the FDCPA pursuant to
10 15 U.S.C. § 1692k(a)(2)(A);
11 c. All reasonable attorneys' fees, witness fees, court costs and other litigation
12 costs incurred by Plaintiff pursuant to 15 U.S.C. § 1693k(a)(3); and
13 d. Any other relief deemed appropriate by this Honorable Court.

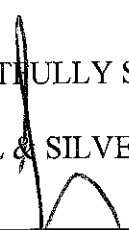
14 **DEMAND FOR JURY TRIAL**

15 PLEASE TAKE NOTICE that Plaintiff, CANDACE RUSSELL, demands a jury trial in
16 this case.
17

18
19 DATED: 06/18/12

RESPECTFULLY SUBMITTED,

KIMMEL & SILVERMAN, P.C.

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21 Craig Thor Kimmel
22 Attorney ID # 57100
23 Kimmel & Silverman, P.C.
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